

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Attorney Docket No. GP-300103

David E. Creamer
Michael H. Greco
Edward R. Finkenstaedt
John Beam

COMMERCIAL MORTGAGE CLOSING PROCESS

**DECLARATION OF EDWARD R. FINKENSTAEDT
SUBMITTED AS
PROOF OF FACT UNDER 37 C.F.R. 1.47(a)**

Commissioner for Patents
Washington D.C. 20231

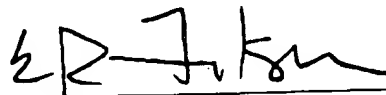
1. I am Edward R. Finkenstaedt, and I am an employee of MortgageRamp.com Inc., a majority owned subsidiary of GMAC Commercial Holding Corp., which is wholly owned by General Motors Corporation.

2. I acknowledge that willful false statements and the like are punishable by fine or imprisonment, or both (18 U.S.C. 1001), and may jeopardize the validity of the application or any patent issuing hereon. All statements herein made of Declarant's own knowledge are true and all statements made on information and belief are believed to be true.

3. In March 2001, I presented a complete copy of the patent application (including specification, claims, drawings and oath or declaration) and assignment documents to Mr. John Beam. Mr. Beam expressly refused to sign the documents and subsequently resigned from MortgageRamp.com.

3/23/01

Date



Edward R. Finkenstaedt